



Order Filed on May 15, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank

Case No.: 20-14450 JNP

Adv. No.:

Hearing Date: 5/7/2024 @ 11:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

In Re:

Nicole D Reynolds,

Debtor.

**ORDER CURING POST-PETITIOIN ARREARS & CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

**DATED: May 15, 2024**

A handwritten signature in dark ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Nicole D Reynolds

Case No: 20-14450 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 13 Blossom Trail, Sicklerville, NJ 08081, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Joseph J. Rogers, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 7, 2024, Debtor is due for the January 2024 through May 2024 post-petition payment for a total default of \$6,114.59 (5 @ \$1,323.19, less suspense \$501.36); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to make an immediate payment of \$6, 114.59 no later than May 10, 2024; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2024, directly to Secured Creditor's servicer, Midland Mortgage (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that if any of the above payments are not made by the dates outlined herein, Secured Creditor shall file a certification of default outlining the default and the Court shall grant relief from stay upon the certification; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00, which is to be paid through Debtors' Chapter 13 plan; and